

Remarks/Arguments

Claim 1 has been amended to remove the general reference to information and add a specific limitation that the information being received be a court order, which finds support in original claims 3 through 5, and in the specification originally filed at page 13, line 12. As admitted in paragraphs 6A and 6B of the Office Action, Luchs et al. (U.S. Patent No. 4,831,526) does not disclose the receiving of a court order. See (6A: "Luchs et al fails to expressly teach to receive a copy of the court ordered divorce decree . . ."); and (6B: "Luchs et al fails to expressly teach to receive a copy of the court ordered child support award . . ."). In fact, no mention of a court order can be found anywhere within the disclosure of Luchs. Therefore, the 102(e) rejection has been overcome by this amendment.

Claim 2 has not been amended, but is now allowable as a result of the amendment to Claim 1, from which it depends. Claim 2 had been rejected under 103(a) over Luchs in view of Mitcham (U.S. Patent No. 5,537,315). Because neither Luchs nor Mitcham provide a motivation, suggestion or teaching to receive a court order Claim 2 is now allowable and the rejection has been overcome by amendment.

Claim 3, 4 and 5 have been amended to be consistent with amended Claim 1. Claims 3, 4 and 5 had been rejected under 103(a) over Luchs in view of Lynch (U.S. Patent No. 6,901,384). Lynch, however, is not prior art for the applicant. Lynch was

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issued on May 31, 2005, on an application filed as a continuation-in-part on January 7, 2002, meaning that Lynch is prior art as of January 7, 2002, which is after the applicant's filing date of July 12, 2001. Moreover, Lynch discloses a system and method for automated process of deal structuring, wherein the deal structuring disclosed is acquiring a loan, which is substantially different than acquiring Family Protector Insurance. Still further, while Lynch does mention providing a divorce decree, Lynch specifically states that a divorce decree would only need to be provided "if the customer is recently divorced." See Lynch col. 24, lines 40-45. Therefore, Lynch teaches away from always requiring a copy of a court decree relating to a divorce decree, child support award and/or alimony. In fact, in order for the present invention to operate a court order relative to divorce, child support and/or alimony must always be received. This is true because the nature of Family Protector Insurance is, at least in part, meant to "insure the payee spouse and/or the children of the divorced family against losses suffered due to the disability or death of the alimony and/or child support paying spouse." See Specification page 7, lines 21-22. As a result of the inapplicability of Lynch, claims 3, 4 and 5 are patentable and the rejections are overcome.

Although Claims 6 through 14 have not been amended, because the base claim from which they depend (i.e., Claim 1) has been amended, they are now allowable and the 102(e) rejection based on Luchs has been overcome. Specifically, as already discussed, Claim 1 has been amended to require the receiving of a court order, which is not disclosed by Luchs. Therefore, because Claim 1 is now allowable, Claims 6 through

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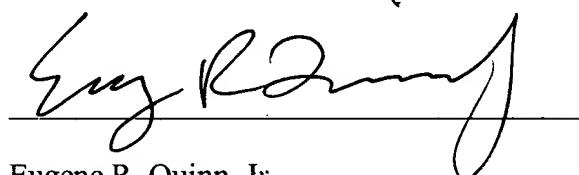
14, each of which depend on Claim 1, are allowable. Accordingly, the rejection under 102(e) based on Luchs have been overcome.

Claims 15 through 18 have been cancelled, thereby overcoming the rejections associated with those claims.

New claim 19 is added, which incorporates into a single independent claim requirements previously found in claims 1, 3, 4 and 5, and which also adds the step of determining whether to issue Family Protector Insurance, which finds support in the originally filed specification on page 13, line 23.

Applicant respectfully requests reconsideration of the claims in light of this amendment.

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